

Attachment M

Declaration of Martina Wilson Johnson

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Pursuant to 28 U.S.C. § 1746

I, Martina Wilson Johnson, hereby declare and state as follows:

1. I am a U.S. citizen over the age of eighteen and reside in Decatur, Georgia.

2. I have personal knowledge of the following facts, to which I could and would testify to if I were called to testify as a witness.

3. In around 2018, I purchased my vehicle through U.S. Auto with a loan from U.S. Auto. I made my payments to USASF. At first, I was calling USASF with my payments but eventually, I put my car payments on auto-pay because calling customer services was so time consuming.

4. During the approximately three years I owned my vehicle, I can recall numerous instances when USASF played annoying beeping noises in my car before my payment was due. Each time, I called USASF's customer services and they gave me a code to disable the beeping.

5. I can also recall numerous instances when USASF played annoying beeping noises in my car just after my payment due date, even though I had made my payment on time. Each time, I called USASF's customer services and told them that I had made my payment. USASF's customer services would check their payment system and then give me a code to disable the beeping.

6. In total, I can recall at least ten instances when USASF played beeping in my car even though my payments were on time. It was so embarrassing to me that my car was beeping because it's supposed to be a sign that your payments are late. I was too embarrassed to drive anybody in my car other than my family because the beeping could happen any time and I had anxiety over not knowing when there would be beeping. Sometimes, when there was beeping in my car and it was after USASF's customer services hours, I would get a ride from my husband because I didn't want to drive around in a car that was beeping. I used to park at the back of the parking lot at work so my co-workers didn't hear the beeping. My kids were also embarrassed to ride in my car because of the beeping. The beeping got under my skin because it was so loud and you can't change the volume, and it lasted for several minutes before it stopped.

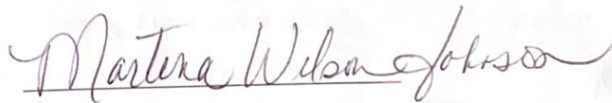
3 7. For a short period of time, I was driving for Uber and customers could hear the
4 beeping in my car. It was embarrassing to have the beeping going off even though my car payments
5 were on time.

6 8. In around June 2019, I got off work and went to start my car, but my car wouldn't
7 start. The car was playing music so I concluded that USASF had disabled my vehicle, even though I
8 had made my payment on time. I immediately called USASF's customer service and waited on hold
9 for nearly an hour before finally speaking to a representative. I explained to the customer service
10 representative that I had made my payment and they said they had no record of it. The customer
11 service representative told me to email them proof of my payment before they would turn my car
12 back on. From my phone, I emailed USASF with proof of my payment. After a couple of hours,
13 USASF finally called me and told me that they had found my payment and then provided me with
14 the code to turn my car back on. I was stuck in the parking lot of my work for hours because of
15 USASF. I was so embarrassed that my coworkers were walking by me and asking if I needed help. I
16 hate that USASF put me in that position and that, even though I had made my on time payments,
17 they still turned off my car.

18 9. My experiences with USASF have been frustrating and infuriating. Because of
19 USASF's improper beeping and disabling of my vehicle, I have been embarrassed and humiliated in
20 front of my kids, my co-workers, and my customers. I have wanted to give the car back to them so
21 many times because of the issues I've had with this vehicle.

22 I declare under penalty of perjury that the foregoing is true and correct.

23 Executed on 11 13, 2023.

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25 Martina Wilson Johnson
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